

**United States Bankruptcy Court  
Northern District of New York**

**Case No. 18-10523-1-rel**

**Chapter 7**

In re: (Name of Debtor)

Brian L. Baker  
1162 Route 29  
Schuylerville, NY 12871

Kristie L. Baker  
1162 Route 29  
Schuylerville, NY 12871

Social Security No.:

xxx-xx-5617

xxx-xx-6166

**NOTICE REGARDING REQUIREMENT TO FILE CERTIFICATION  
OF COMPLETION OF INSTRUCTIONAL COURSE CONCERNING  
FINANCIAL MANAGEMENT**

1. You are hereby notified that the Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B423) **HAS NOT** been filed in this case for the debtor(s).
2. The certification must be filed within the time set by Fed. R. Bankr. Pro. 1007(c). The time set for a chapter 7 case is as follows:
  - In a chapter 7 case the debtor(s) is/are required to file the certification within 60 days after the first date set for the section 341 meeting of creditors. The certification is due by 7/9/18.

**If this is a chapter 7 case and the certification(s) is/are not timely filed, this case may be closed without a discharge as early as 30 days from the date of this notice.**
3. The debtor(s) must obtain the instructional course from a debtor education agency approved by the United States Trustee, and upon completion of the personal financial management course, the approved debtor education agency will provide a certificate for filing.
4. A list provided by the United States Trustee of "Approved Providers of Personal Financial Management Instructional Courses ( Debtor Education) pursuant to 11 U.S.C. § 111" is available through the U.S. Trustee's web site at [www.usdoj.gov](http://www.usdoj.gov). It is also available on the court's web site at [www.nynb.uscourts.gov](http://www.nynb.uscourts.gov).
5. If a debtor meets all the other requirements for a discharge, but the debtor does not file a statement certifying they have taken and completed an instructional course after the filing of their bankruptcy petition concerning financial management, the case may be closed without a discharge.
6. If the case is closed without a discharge, in order for a debtor to request the issuance of a discharge, the debtor will be required to file:
  - Motion to Reopen Case; and
  - Official Form B423, Debtor's Certification of Completion of Instructional Course Concerning Financial Management.

If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the certification, the debtor(s) must pay the full reopening fee due for filing the motion. The amount of the case reopening fee

changes from time to time. Current fees can be found on the court's web site at [www.nynb.uscourts.gov](http://www.nynb.uscourts.gov). The amount of the fee is also available from the Bankruptcy Clerk's office.

Dated:  
5/30/18

BY THE COURT



Kim F. Lefebvre  
Clerk of the Bankruptcy Court

Copy of this Notice Served Upon:  
The Debtor(s) – through BNC  
Attorney for Debtor(s) – through BNC  
U.S. Trustee – through ECF  
Trustee assigned to the case – through ECF

**Fill in this information to identify the case:**

Debtor 1 **Brian L. Baker**

First Name Middle Name Last Name

Debtor 2 **Kristie L. Baker**

(Spouse, if filing)

First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of New York**

Case number: **18-10523-1-rel**

**Official Form 423**

**Certification About a Financial Management Course**

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and §1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under §1141(d)(5)(b) or §1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

**Part 1: Tell the Court About the Required Course**

*You must check one:*

- ☐ **I completed a course in personal financial management:**

Date I took the course

MM/DD/YYYY

Name of approved  
provider

Certificate number

*You must check one:*

- ☐ **I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):**
- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
  - ☐ **Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
  - ☐ **Active Duty.** I am currently on active military duty in a military combat zone.
  - ☐ **Residence.** I in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

**Part 2: Sign Here**

I certify that the information I have provided is true and correct.

Signature of debtor named on certificate

Printed name of debtor

Date

MM/DD/YYYY